

**IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

LARRY P. ABELS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:15-24583 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 21, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/18/2015 and confirmed on 5/3/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		43,142.12
Less Refunds to Debtor	0.00	
<b>TOTAL AMOUNT OF PLAN FUND</b>		<b>43,142.12</b>

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	0.00	
Trustee Fee	1,949.67	
Court Ordered Automotive Insurance	0.00	
<b>TOTAL ADMINISTRATIVE FEES</b>		<b>1,949.67</b>

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
<b>Secured</b>					
	CHASE MORTGAGE	0.00	0.00	0.00	0.00
	Acct:				
	CITIZENS BANK(*)	0.00	0.00	0.00	0.00
	Acct: 5939				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 9517				
	WEST-AIRCOMM FCU	20,516.63	20,516.63	938.36	21,454.99
	Acct: 5908				
	WEST-AIRCOMM FCU	0.00	0.00	0.00	0.00
	Acct: 5908				
					<b>21,454.99</b>
<b>Priority</b>					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	LARRY P. ABELS	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	0.00	0.00	0.00	0.00
	Acct:				
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	397.19	397.19	0.00	397.19
	Acct: 6527				
					<b>397.19</b>
<b>Unsecured</b>					
	PEOPLES GAS LLC F/K/A PEOPLES TWP I	0.00	0.00	0.00	0.00
	Acct: 2239				
	ADMIRAL CRAFT EQUIPMENT	0.00	0.00	0.00	0.00
	Acct: 7773				
	ADVANTA BANK CORPORATION	3,583.69	1,025.62	0.00	1,025.62
	Acct: 2006				
	AMERICAN EXPRESS BANK FSB	1,749.75	500.76	0.00	500.76
	Acct: 1000				
	ARMSTRONG CABLE CO	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6201				
	CAPITAL ONE BANK (USA) NA BY AMERIC	5,478.09	1,567.77	0.00	1,567.77
	Acct: 2994				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 4496				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 6932				
	CITIZENS BANK(*)	28,773.12	8,234.58	0.00	8,234.58
	Acct: 6659				
	CITIZENS BANK(*)	5,090.80	1,456.94	0.00	1,456.94
	Acct: 0238				
	DISCOVER BANK(*)	11,189.04	3,202.19	0.00	3,202.19
	Acct: 1408				
	GUARDIAN PROTECTION SERVICES(*)	262.47	75.12	0.00	75.12
	Acct: 2887				
	HIBU INC F/K/A YELLOWBOOK INC F/K/A \	0.00	0.00	0.00	0.00
	Acct: 8658				
	PENN CENTER COMPLEX	0.00	0.00	0.00	0.00
	Acct:				
	PMF RENTALS	0.00	0.00	0.00	0.00
	Acct: 1935				
	SHEETZ	0.00	0.00	0.00	0.00
	Acct: 6513				
	SPECIALTY EQUIPMENT SALES COMPAN	4,281.00	1,225.18	0.00	1,225.18
	Acct: 7148				
	WEST PENN POWER*	0.00	0.00	0.00	0.00
	Acct: 6898				
	WEST PENN POWER*	766.56	219.38	0.00	219.38
	Acct: 2528				
	FIRST DATA MERCHANT SERVICES	0.00	0.00	0.00	0.00
	Acct: 0883				
	GLHEC & AFFILIATES: GLHEGC NELA US/	6,360.32	1,820.26	0.00	1,820.26
	Acct: 5908				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct: 9813				
	WILLIAM GLASS	0.00	0.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	43.57	12.47	0.00	12.47
	Acct: 6527				
	HIBU INC F/K/A YELLOWBOOK INC F/K/A \	0.00	0.00	0.00	0.00
	Acct: 8658				
	UNITED STUDENT AID FUNDS INC (USAF)	0.00	0.00	0.00	0.00
	Acct: 5908				
	SYNCHRONY BANK++	0.00	0.00	0.00	0.00
	Acct: XXXXXPRAE				
	RAUCH MILLIKEN INTERNATIONAL	0.00	0.00	0.00	0.00
	Acct: 9830				
					19,340.27
TOTAL PAID TO CREDITORS					41,192.45

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TOTAL CLAIMED	
PRIORITY	397.19
SECURED	20,516.63
UNSECURED	67,578.41

Date: 12/21/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

IN RE:

LARRY P. ABELS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-24583 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Larry P. Abels  
Debtor(s)

Case No. 15-24583-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 21, 2020

User: msch  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2020:

Recip ID	Recipient Name and Address
db	+ Larry P. Abels, 1086 Meridian Road, Renfrew, PA 16053-9714
cr	+ Peoples TWP, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
cr	+ William J Gass, 280 Anderson Road, Butler, PA 16002-8822
14205187	AMERICAN EXPRESS BANK, FSB, C/O BECKETT AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14153136	Admiral Craft Equipment Corp, PO Box 9014, Hicksville, NY 11802-9014
14153138	+ American Express, PO Box 981537, El Paso, TX 79998-1537
14153139	+ Armstrong Cable, 437 N Main Street, Butler, PA 16001-4358
14177993	+ First Data Merchant Services, 4000 Coral Ridge Drive (C-230), Coral Springs, FL 33065-7614
14153148	+ Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
14208349	+ Hibu Inc f/k/a Yellowbook Inc, C/O RMS Bankruptcy Recovery Services, P. O. Box 361345, Columbus, OH 43236-1345
14177996	+ Michael J. Pater, Attorney at Law, 101 E. Diamond Street, Suite 202, Butler, PA 16001-5944
14195599	Navient Solutions, Inc. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430
14177998	+ Northwest Savings Bank, 905 Main Street, Pittsburgh, PA 15215-2301
14153152	+ PMF Rentals, 124 Plunkett Dr, Zelienople, PA 16063-8716
14153153	PNC Bank MT2, 2730 Liberty Avenue, Pittsburgh, PA 15265-0001
14153150	+ Penn Center Complex, c/o Mike Pater, 108 E Diamond St, Suite 202, Butler, PA 16001-5947
14153151	Peoples TWP Gas, PO Box 747105, Pittsburgh, PA 15274-7105
14177999	Rauch-Milliken International Inc., PO Box 8390, Metairie, LA 70011-8390
14153154	Sheetz Business Edge, c/o Wex Bank, P.O. Box 6293, Carol Stream, IL 60197-6293
14153155	+ Specialty Equipment Sales, 5705 Valley Belt Road, Independence, OH 44131-1421
14178000	+ William J. Glass, c/o Leo M. Stepanion Sr., 222 S. Main Street, Butler, PA 16001-5930

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 22 2020 05:13:00	GLHEC & Affiliates: GLHEGC, NELA, USAF, PO Box 8961, Madison, WI 53708
cr	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2020 05:13:00	Citizens bank na, One Citizens Bank Way JCA 115, Johnston, RI 02919
cr	Email/PDF: rmscedi@recoverycorp.com	Dec 22 2020 04:33:09	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	+ Email/Text: adjustor@westaircomm.com	Dec 22 2020 05:14:00	West Aircomm Federal Credit Union, PO Box 568, Beaver, PA 15009-0568
14153137	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2020 04:32:04	Advanta, PO Box 660676, Dallas, TX 75266-0676
14193532	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 22 2020 04:41:27	Advanta Bank Corporation, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14153144	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2020 05:13:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903

District/off: 0315-2

User: msch

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14153145	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2020 05:13:00	Citizens Bank, PO Box 7000, Providence, RI 02940
14231224	Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2020 05:13:00	Citizens Bank, N.A., 1 Citizens Drive, ROP15B, Riverside RI 02915
14153140	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:49:25	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14172282	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Dec 22 2020 04:32:39	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14233792	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Dec 22 2020 05:13:00	Citizens Bank of PA, N.A., Attn: Charles M. Koutsogiane, One Citizens, Dr, ROP30B, Riverside R.I. 02915-3026
14153147	Email/Text: mrdiscen@discover.com	Dec 22 2020 05:13:00	Discover Card, PO Box 30943, Salt Lake City, UT 84130
14159922	Email/Text: mrdiscen@discover.com	Dec 22 2020 05:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14917664	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 22 2020 05:13:00	GLHEC & Aff: GLHEGC, NELA, USAF, PO Box 8961, Madison WI 53708-8961
14153149	Email/Text: THIRDPARTY@HIBU.COM	Dec 22 2020 05:14:00	HIBU INC FKA Yellowbook inc, PO Box 3162, Cedar Rapids, IA 52406
14153141	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 22 2020 04:32:28	Chase, Attn: Customer Service Research, Mail Code: OH4-7302, P.O. Box 24696, Columbus, OH 43224-0696
14153143	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 22 2020 04:32:28	Chase Visa, P.O. Box 15298, Wilmington, DE 19850
14153142	Email/PDF: ais.chase.ebn@americaninfosource.com	Dec 22 2020 04:32:28	Chase Visa, PO Box 15298, Wilmington, DE 19886-5153
14177997	+ Email/PDF: pa_dc_claims@navient.com	Dec 22 2020 04:42:21	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
14231782	Email/Text: Bankruptcy.Notices@pnc.com	Dec 22 2020 05:14:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14179258	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2020 05:15:00	Pennsylvania Department of Revenue, Bankruptcy division, P O Box 280946, Harrisburg P A 17128-0946
14158952	Email/PDF: rmscedi@recoverycorp.com	Dec 22 2020 04:33:09	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14808393	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 22 2020 05:13:00	United Student Aid Funds, Inc (USAF), PO Box 8961, Madison WI 53708-8961
14153158	+ Email/Text: adjustor@westaircomm.com	Dec 22 2020 05:14:00	West Aircomm FCU, P.O. Box 568, Beaver, PA 15009-0568
14230032	+ Email/Text: adjustor@westaircomm.com	Dec 22 2020 05:14:00	West Aircomm Federal Credit Union, 485 Buffalo Street, Beaver, PA 15009-2098
14191175	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 22 2020 05:16:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
14153159	Email/Text: bankruptcy@firstenergycorp.com	Dec 22 2020 05:16:00	West Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 28

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0315-2

User: msch

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Date Rcvd: Dec 21, 2020

Form ID: pdf900

Total Noticed: 49

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, National Association
14153156		Suzette Abels
14153157		Suzette Abels
14153146	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank, PO Box 7000, Providence, RI 02940
14177994	*+	First Data Merchant Services, 4000 Coral Ridge Drive (C-230), Coral Springs, FL 33065-7614
14177995	*P++	HIBU, ATTN MELISSA MCCALLIN, 2201 RENAISSANCE BLVD, KING OF PRUSSIA PA 19406-2709, address filed with court., HIBU INC FKA Yellowbook inc, PO Box 3162, Cedar Rapids, IA 52406
14153160	*	West Penn Power, 1310 Fairmont Ave, Fairmont, WV 26554-3526

TOTAL: 3 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2020 at the address(es) listed below:**

Name	Email Address
Andrew F Gornall	on behalf of Creditor JPMorgan Chase Bank National Association andygornall@latouflawfirm.com
Andrew M. Menchyk, Jr.	on behalf of Creditor William J Gass amm@stepmenlaw.com
Brian Nicholas	on behalf of Creditor JPMorgan Chase Bank National Association bnicholas@kmlawgroup.com
Kenneth Steidl	on behalf of Debtor Larry P. Abels julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples TWP LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 7